(b) and (c) In order to increase the flow of credit to agriculture and allied activities in the country by 30% during the current year and to double the flow in three years, Government has announced on 18.6.2004 a detailed programme for implementation by commercial banks, RRBs and Co-operative Banks, Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD) have issued guidelines to banks to implement the above programme. The announcement also envisages several reliefs to farmers to access fresh institutional credit.

Circulation of fake currency notes

2171. SHRI S.S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) the instances of detection of circulation of counterfeit currency notes, both of lower and higher denominations during the last three years;

(b) the details of number of Notifications issued by Reserve Bank of India relating to modification, cancellation or withdrawal of specific series of currency notes during the said period;

(c) the background of issuance of each Notification and result of their issuances;

(d) the precautions taken, if any, to provide safeguard against circulation of conterfeit currency;

(e) the estimated volume of fake currency notes pumped into our system; and

(f) the agencies responsible for detection, prevention and prosecution in such cases?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) As perinformation furnished by the National Crime Records Bureau, details of fake currency unearthed during the last three years are as follows:—

Year	Total No. of cases	Total No. of pieces	Value in Rs.
2001	934	216100	53117374
2002	829	331034	66268332
2003*	1465	388860	57592780

* Figures are provisional.

(b) RBI has not issued any notification relating to modification or withdrawal of any specific series of currency notes during the last three years.

(c) Does not arise.

(d) The Government has taken a number of steps to stop circulation of fake currency notes which include stepping up of vigilance by the Border Security Force/Customs Authorities; setting up of a special unit in the Central Bureau of Investigation exclusively for investigation of counterfeit currency notes; incorporation of special security features in high denomination notes; extensive awareness campaigns by RBI through electronic and print media to publicise the features of genuine currency notes; regular imparting of training to Government officers on identification of fake notes; provision of suitable equipment in banks for detecting counterfeit notes etc.

(e) It is not feasible to estimate the exact volume of fake currency in circulation. However, data relating to recovery of fake notes by banks and seizures by the law enforcement authorities suggest that the volume of fake currency is miniscule as compared to the genuine notes in circulation.

(f) Circulation of counterfeit currency is a criminal offence under the Indian Penal Code and action on its prevention, detection and prosecution is taken by the State Police Authorities/law enforcement agencies as per law.

Home loan fraud cases

2172. SHRIMATI VANGA GEETHA: Will the Minister of FINANCE be pleased to state:

(a) whether several home loan frauds have been reported in banks recently;

(b) if so, the details thereof; and

(c) the steps taken to co-ordinate among all banks and registrar's office to counter the menace of frauds in home loans?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Yes, Sir.

(b) According to the information furnished by the Reserve Bank of India, the details of fraud in home loans involving amount of Rs. One crore